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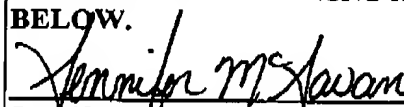
FROM: Douglas S. Johnson

FAX NO. (703) 308-6306 OR 6296

TOTAL NO. OF PAGES

INCLUDING COVER SHEET IS: 12

Our File: SJ-10321US

Re: United States Patent Application No. 09/188,827  
Title: Lender and Insurer Transaction Processing System and Method  
Applicant: John Francis ReganI HEREBY CERTIFY THAT THIS PAPER IS FACSIMILE TRANSMITTED TO THE  
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Jennifer McGowan  
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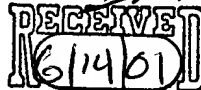
**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of: John Francis Regan

Title: **Lender and Insurer Transaction Processing System and Method**

Art Unit: 2161

**OFFICIAL**



Serial No.: 09/188,827  
Filed: November 9, 1998  
Our Reference: SJ-10321US

133 Richmond Street West, Suite 301  
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June 14, 2001

**VIA FACSIMILE**

The Commissioner of Patents and Trademarks  
Washington, D.C. 20231

**Attention: Examiner J. Hayes**

Dear Sir:

This is responsive to the Examiner's Notice of Non Compliance of May 14, 2001 in the above-identified patent application.

Kindly amend this application as follows:

**IN THE CLAIMS:**

Amend Claim 1 as follows:

- 1.(amended) A method for transaction processing, comprising the steps of:  
receiving transaction information for a transaction;